

# Rough Notes Magazine Index for 1983

## Adding new producers

- Principal and staff must make personal and financial commitment ..... David J. Minnis, June 20  
How much should you pay a new producer? ..... Bill Toll, June 21  
Financial arrangements and support available from many companies ..... James H. Chafin, June 22  
Study covers all aspects of finding and training producers ..... June 23  
Tips on adding new life producers ..... Robert B. Brown, CLU, CPCU, June 26

## Agency management

- Agency cost tables (two pages) ..... January 28  
Efficiency briefs—Effective utilization of personnel ..... Rose V. McCullough, January 48  
Efficiency briefs—Coping with technological changes ..... February 34  
Goal-setting proves beneficial in achieving rapid growth rate ..... Roy P. Redding, March 82  
Efficiency briefs—Improving customer relations ..... March 83  
Depreciating equipment—new or used ..... Mark E. Battersby, April 20  
Efficiency briefs—Provide good office environment to maintain reasonable profit margin ..... April 28  
X-dating procedures boost agency volume ..... Ward Floro, June 24  
Efficiency briefs—Good record-keeping system vital ..... June 28  
Sales, service functions kept separate ..... Sherry Leadford and Cathy Tocci, July 24  
Efficiency briefs—Determine how best to use time ..... September 26

## Collections

- Earn high returns on your cash flow ..... Frederick J. England, Jr., CPCU, August 18  
Agency philosophy is "zero receivables" ..... Robert W. Byrd, CIC, August 19  
Form good collections habit—"No money; no insurance;" ..... Richard P. Russo, CIC, August 20  
No sale is complete until it is paid for ..... Murray P. Hayutin, August 21  
Positive cash flow is key to success ..... Carlos B. Cook, III, August 22  
Follow rules for good collections ..... Jay H. Lumley, September 24  
Collections: Define your agency's philosophy and then stick to your rules ..... Bruce E. Titus, November 46  
Managing accounts receivable ..... Nicholas D. Risco, Sr., December 24  
Agency makes each producer responsible for own collections ..... Jerry F. Nichols, CLU, December 46

## Commercial lines

- Industry changes prevent boredom ..... James Jackson, February 22  
Survey aids in preparing proposal ..... Jim R. Poe, February 23  
Outwork your competition ..... Brad Berrong, February 24  
Don't be afraid to make cold calls ..... John R. Pittman, February 25  
Landing a big account is a thrill, but medium-size risk more stable ..... Andy Kissinger, May 64  
Commercial lines challenge: Identify risk and program coverage ..... G. William Hill, May 68  
The forum—Insureds should comply with loss prevention recommendations ..... Roy C. McCormick, August 30  
Sales center concept locates potential clients ..... Martin A. Lebson, AAI, FMS, September 19

- Work as partner, not adversary ..... James H. Taylor, September 20  
Survey form & tour of facilities help agent get acquainted with clients ..... John E. Clark, Jr., CPCU, CLU, September 21  
Highly competitive industry calls for careful agency management ..... Les O. Clevenger, CPCU, September 22  
Incentive system helps sales ..... Robert E. D. Harper, September 23  
The forum—"Claims made" coverage featured in revised liability policies ..... Roy C. McCormick, October 13  
Concentration on specific market hones agents' technical skills ..... John W. Walsh, CPCU, ARM, November 48

## Computers

- Careful consideration aids selection process ..... Charles Kelly, January 20  
What does the computer cost? ..... Thomas A. McCoy, January 23  
Look for a computer system which offers maximum versatility ..... David C. Ebertz, January 24  
Use equipment to fullest potential ..... Rick Morgan, January 30  
Rating capability proves valuable ..... W. Gary Kelly, January 34  
A "pioneer" looks at the computer decision ..... Sandra L. Webb-Peabody, CPCU, CIC, May 50  
How to select a computer system ..... Frank J. Smith, October 28

## Editorials

- New products, new attitudes ..... February 6  
The nonstandard market and the pioneer spirit ..... March 4  
Would-be competitors refuse to go away ..... April 4  
Insurer plans discussed more openly ..... May 6  
Agents, companies discover need to add new producers ..... June 6  
Bankers' bout with competition can teach agents a lesson ..... July 6  
Should the IIAA and PIA join forces? ..... August 4  
Three topics illustrate maturing of agents' views ..... September 8  
Loss service—uncovering the hidden asset ..... October 6  
Agents point toward a new era of growth ..... November 8  
Making careful plans for agency ownership transfer ..... December 6

## Excess, surplus & specialty lines

- Market place reports—Policy covers premature closure of hazardous waste sites ..... Victoria E. Smeehuizen, January 18  
Market place reports—Package plan designed for emergency medical service providers ..... Victoria E. Smeehuizen, February 20  
Specialty market outlook—1983 ..... Wallace L. Clapp, Jr., CPCU, March 18  
Excess/surplus lines use keeps clients from contacting competitors ..... Barry G. Brannan, March 23  
Recognize possibilities for expanding business through E&S facilities ..... Lawrence D. Levine, March 27  
Tips on specialty trucking market ..... Malcomb Jacobs, March 36  
E&S, specialty markets integral to our agency ..... Steven E. Lazarus, March 40  
Enhance ability and knowledge that you provide to your insureds ..... Gordon D. Dudley, CIC, March 42  
Don't jeopardize company loss ratio when specialty lines are available ..... Raymond W. Butler, III, March 52  
Plan for future with nonstandard facilities ..... Remo Fratini, March 56  
Nonstandard markets can be very competitive ..... Onias E. Shifflett, CPCU, CIC, March 58

# Rough Notes Magazine Index for 1983

## Adding new producers

- Principal and staff must make personal and financial commitment ..... David J. Minnis, June 20  
How much should you pay a new producer? ..... Bill Toll, June 21  
Financial arrangements and support available from many companies ..... James H. Chafin, June 22  
Study covers all aspects of finding and training producers ..... June 23  
Tips on adding new life producers ..... Robert B. Brown, CLU, CPCU, June 26

## Agency management

- Agency cost tables (two pages) ..... January 28  
Efficiency briefs—Effective utilization of personnel ..... Rose V. McCullough, January 48  
Efficiency briefs—Coping with technological changes ..... February 34  
Goal-setting proves beneficial in achieving rapid growth rate ..... Roy P. Redding, March 82  
Efficiency briefs—Improving customer relations ..... March 83  
Depreciating equipment—new or used ..... Mark E. Battersby, April 20  
Efficiency briefs—Provide good office environment to maintain reasonable profit margin ..... April 28  
X-dating procedures boost agency volume ..... Ward Floro, June 24  
Efficiency briefs—Good record-keeping system vital ..... June 28  
Sales, service functions kept separate ..... Sherry Leadford and Cathy Tocci, July 24  
Efficiency briefs—Determine how best to use time ..... September 26

## Collections

- Earn high returns on your cash flow ..... Frederick J. England, Jr., CPCU, August 18  
Agency philosophy is "zero receivables" ..... Robert W. Byrd, CIC, August 19  
Form good collections habit—"No money; no insurance;" ..... Richard P. Russo, CIC, August 20  
No sale is complete until it is paid for ..... Murray P. Hayutin, August 21  
Positive cash flow is key to success ..... Carlos B. Cook, III, August 22  
Follow rules for good collections ..... Jay H. Lumley, September 24  
Collections: Define your agency's philosophy and then stick to your rules ..... Bruce E. Titus, November 46  
Managing accounts receivable ..... Nicholas D. Risco, Sr., December 24  
Agency makes each producer responsible for own collections ..... Jerry F. Nichols, CLU, December 46

## Commercial lines

- Industry changes prevent boredom ..... James Jackson, February 22  
Survey aids in preparing proposal ..... Jim R. Poe, February 23  
Outwork your competition ..... Brad Berrong, February 24  
Don't be afraid to make cold calls ..... John R. Pittman, February 25  
Landing a big account is a thrill, but medium-size risk more stable ..... Andy Kissinger, May 64  
Commercial lines challenge: Identify risk and program coverage ..... G. William Hill, May 68  
The forum—Insureds should comply with loss prevention recommendations ..... Roy C. McCormick, August 30  
Sales center concept locates potential clients ..... Martin A. Lebson, AAI, FMS, September 19

- Work as partner, not adversary ..... James H. Taylor, September 20  
Survey form & tour of facilities help agent get acquainted with clients ..... John E. Clark, Jr., CPCU, CLU, September 21  
Highly competitive industry calls for careful agency management ..... Les O. Clevenger, CPCU, September 22  
Incentive system helps sales ..... Robert E. D. Harper, September 23  
The forum—"Claims made" coverage featured in revised liability policies ..... Roy C. McCormick, October 13  
Concentration on specific market hones agents' technical skills ..... John W. Walsh, CPCU, ARM, November 48

## Computers

- Careful consideration aids selection process ..... Charles Kelly, January 20  
What does the computer cost? ..... Thomas A. McCoy, January 23  
Look for a computer system which offers maximum versatility ..... David C. Ebertz, January 24  
Use equipment to fullest potential ..... Rick Morgan, January 30  
Rating capability proves valuable ..... W. Gary Kelly, January 34  
A "pioneer" looks at the computer decision ..... Sandra L. Webb-Peabody, CPCU, CIC, May 50  
How to select a computer system ..... Frank J. Smith, October 28

## Editorials

- New products, new attitudes ..... February 6  
The nonstandard market and the pioneer spirit ..... March 4  
Would-be competitors refuse to go away ..... April 4  
Insurer plans discussed more openly ..... May 6  
Agents, companies discover need to add new producers ..... June 6  
Bankers' bout with competition can teach agents a lesson ..... July 6  
Should the IIAA and PIA join forces? ..... August 4  
Three topics illustrate maturing of agents' views ..... September 8  
Loss service—uncovering the hidden asset ..... October 6  
Agents point toward a new era of growth ..... November 8  
Making careful plans for agency ownership transfer ..... December 6

## Excess, surplus & specialty lines

- Market place reports—Policy covers premature closure of hazardous waste sites ..... Victoria E. Smeehuizen, January 18  
Market place reports—Package plan designed for emergency medical service providers ..... Victoria E. Smeehuizen, February 20  
Specialty market outlook—1983 ..... Wallace L. Clapp, Jr., CPCU, March 18  
Excess/surplus lines use keeps clients from contacting competitors ..... Barry G. Brannan, March 23  
Recognize possibilities for expanding business through E&S facilities ..... Lawrence D. Levine, March 27  
Tips on specialty trucking market ..... Malcomb Jacobs, March 36  
E&S, specialty markets integral to our agency ..... Steven E. Lazarus, March 40  
Enhance ability and knowledge that you provide to your insureds ..... Gordon D. Dudley, CIC, March 42  
Don't jeopardize company loss ratio when specialty lines are available ..... Raymond W. Butler, III, March 52  
Plan for future with nonstandard facilities ..... Remo Fratini, March 56  
Nonstandard markets can be very competitive ..... Onias E. Shifflett, CPCU, CIC, March 58

Surplus underwriters can assist by offering counsel and advice .....	Robert Kolar, CPCU, ARM, March 60
Agent's responsibility is to cover all exposures .....	Dale K. Larson, March 63
Make most of available markets .....	James J. Gullone, Jr., CPCU, March 65
Specialty market viable alternative to conventional account writing .....	Theodore K. Juszczak, March 66
Surplus markets provide stability .....	David J. Stone, March 70
Learn E&S mechanics .....	Robert L. Kern, March 71
Specialty lines facilities offer several advantages .....	Larry M. Heuer, March 72
Creativity and the specialty market .....	Burton J. Rab, March 74
E&S market can increase profits .....	Terrence L. Walsh, March 75
Market place reports—Policy now available to cover those involved in insurers' disputes .....	Victoria E. Smeehuizen, April 14
E&S experience will help agents when hard market conditions return .....	Joe L. Theobald, May 57
Surplus lines integral part of agency's account placement .....	John F. Dudziak, CPCU, May 66
Market place reports—Overall prospects favorable for specialty classes in 1983 .....	Victoria E. Smeehuizen, May 12
Market place reports—Nonprofit association liability policy offers broad protection .....	Victoria E. Smeehuizen, June 38
Market place reports—Program designed to insure risks found in hazardous waste industry .....	Victoria E. Smeehuizen, July 37
Market place reports—IRS tax audit coverage offered .....	Victoria E. Smeehuizen, August 32
Aggressively service markets through use of E&S facilities .....	Jay A. Yospe, CPA, CPCU, October 50
Market place reports—Survey results still show decline .....	Wallace L. Clapp, Jr., CPCU, October 14
Market place reports—(Part 2) Survey results still show decline .....	Wallace L. Clapp, Jr., CPCU, November 38

## Fiction

Dugan's decision .....	William S. Watson, CIC, April 39
------------------------	----------------------------------

## General

Make plans now for retirement .....	Robert B. Brown, CLU, CPCU, January 46
The forum—Emphasize higher deductible to improve insurance programs .....	Roy C. McCormick, March 10
The forum—1983's unprecedented flooding dramatizes need for flood coverage .....	Roy C. McCormick, May 34
An agency recovers from fire .....	Ray Campbell, July 46
Efficiency briefs—Learn to use written language which is close to normal speech .....	August 29
How should agents confront the "Grow or Die Syndrome?" .....	Hugh M. Peterson, Jr., CIC, November 60
The forum—"Current causation" court decision trigger policy language changes .....	Roy C. McCormick, November 14
Life and health department contributes to agency's bottom line .....	Luther L. Adkins, CIC, ARM, December 18
Agency's success stems from concentrated sales effort .....	Dean Haden, December 19
Several strategies geared toward planned and projected growth .....	Steve Broghammer, CIC, December 20
Determine goals and develop plan .....	George A. Brushett, December 22
Concentrate on agency profit .....	David L. Parker, December 21
Utilize company personnel to agency's fullest advantage .....	George F. Bone, December 49

## Life insurance

Clients deserve an explanation for higher costs of medical premiums .....	Robert B. Brown, CLU, CPCU, February 36
Five key reasons for agent to remain optimistic .....	Robert B. Brown, CLU, CPCU, March 14
Get your share of life business .....	Robert B. Brown, CLU, CPCU, April 30
Today's mobility and income needs offer vast market for annuities .....	Robert B. Brown, CLU, CPCU, May 44
Traditional barriers are crumbling .....	Robert B. Brown, CLU, CPCU, July 34
Organization improves life sales .....	Robert B. Brown, CLU, CPCU, August 16
Prospect objections prompt dialogue .....	September 40
Suggest payroll-deduction life .....	Robert B. Brown, CLU, CPCU, October 40
File cabinets and computer banks contain new business sources .....	Fern Olson, November 19
Competition within office enhances sales .....	William E. Peck, November 20
Financial services department prompts client loyalty, growth .....	Charles S. Stults, III, November 21
Consider life sales extension of current portfolio of products .....	Kenneth F. Ronan, CLU, CIC, November 22
Life operation is separate entity .....	Bruce O. Moore, November 23
Life sales boost persistency level .....	Norman K. DeYoung, November 24
Provide entire needs coverage .....	Roger A. Leonard, CLU, CIC, December 36

## Mergers

Intensified acquisition campaign rapidly expands agency's volume .....	Warren B. Cook, April 16
Enhancing the value of an agency requires a thorough examination .....	John H. Jaques, April 17

Problems encountered in acquiring an agency .....	Ka P. Squire, Jr., April 18
Purchasing new agency takes careful planning .....	Rowland D. LeMaster, May 35
Consider the benefits of a merger .....	Donald E. Martin, CPCU, November 28

## Personal lines

The forum—Loss of use coverage significant for both homeowners and renters .....	Roy C. McCormick, January 5
Volume, quality & system are key to successful personal lines sales .....	Roger D. Teese, CIC, February 26
The forum—"Negligent entrustment" problem laid to rest in new HO policies .....	Roy C. McCormick, February 16
Service has many meanings .....	Cindy Frankland, March 86
Personal lines provide "revenue stabilizer" .....	William E. Harrison, April 38
The forum—New ISO homeowners policies reflect changing exposures & needs .....	Roy C. McCormick, April 12
Selling personal lines for profit is more challenging than ever .....	Rose Barker, May 24
Selectivity of risk very important .....	D. Randolph Ward, May 27
Simple guidelines streamline sales .....	Peter L. Siebert, May 28
Concentrated effort doubles volume .....	Hazel V. Blackstock, May 29
Agency seeks clients with financial stability .....	James H. Insko, CIC, May 30
Front-line underwriting is top duty for success in personal lines .....	Holly Ford, May 31
Proper agency management is essential personal lines ingredient .....	Harold H. Gierman, III, CIC, June 56
The forum—Discuss replacement cost option with all homeowners insureds .....	Roy C. McCormick, June 14
The forum—A review of HO coverage for fire department service charges .....	Roy C. McCormick, July 16
Service and organization bring success in personal lines sales .....	Andrew S. Robinson, August 40
Customize clients' insurance plans .....	Jerry and Lois Baker, August 45
Tips on handling of personal lines .....	Ron R. Dickson, September 50
Firm commitment aids agency's account growth .....	Thomas C. Svrcek, September 61
New ISO mobilehome package use homeowners program forms .....	Roy C. McCormick, December 14

## Professional development

How to deal with difficult people .....	Rose V. McCullough, February 46
Assess strengths and weaknesses .....	Rose V. McCullough, March 87
Learning to synthesize acquired information .....	Rose V. McCullough, April 48
Volunteerism offers many rewards .....	Rose V. McCullough, May 76
Make every minute count by developing new personal habits .....	Rose V. McCullough, June 60
Gain & retain control of your life .....	Rose V. McCullough, July 49
Understanding your self-image .....	Rose V. McCullough, August 48
Becoming a "proactive" manager and building trust with employees .....	Rose V. McCullough, September 64
Exercise power of restraint to enhance working relationships .....	Rose V. McCullough, October 56
Learn to become future oriented .....	Rose V. McCullough, November 64
Close relationship exists between curiosity, imagination & creativity .....	Rose V. McCullough, December 56

## Rebuilding cost charts

What it will cost to rebuild this spring .....	February 45
What it will cost to rebuild this summer .....	May 72
What it will cost to rebuild this fall .....	August 46
What it will cost to rebuild this winter .....	November 61

## Retaining business

Costs, benefits discussed four months before renewal .....	Samuel W. Wright, July 18
Account selling system is backed up with bonuses .....	Peter G. Doyle, CIC, July 19
"A bird in the hand is worth two in the bush" .....	John E. Gossett, FMS, CIC, July 20
Agency gives personal service .....	Doug Lively, July 21
Be straightforward in company relationships .....	John F. Burbank, October 54

## Service after a loss

"New morality" forces agency to take a hard look at claims .....	Mark Griffith, Sr., January 40
Fundamentals of claim service .....	John W. Morgan, J.D., March 80
A satisfied client is an agency's best advertisement .....	Merrill Dix, May 74
Forewarn clients of potential problem areas .....	Molly Cowan, October 19
Strive to make sure clients will be covered .....	Samuel E. Scott, October 20
Act as troubleshooter .....	Joseph J. Nemeth, October 21
Simple claims procedures .....	Dannie B. Hargett, CPCU, October 22
Clients appreciate prompt service .....	Philip J. Lucas, December 43
Service is our primary goal .....	Jack Sessions, December 48